

In re:  
Melvin Torres  
Debtor

Case No. 20-10747-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Dec 05, 2024

User: admin  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2024:

Recip ID	Recipient Name and Address
db	+ Melvin Torres, 963 Rettew Mill Road, RTLTL 26, Ephrata, PA 17522-1886
cr	+ Rushmore Servicing as servicer for U.S. Bank Natio, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
cr	+ U.S Bank National Association, not in its individu, Friedman Vartolo LLP, 1325 Franklin Avenue Suite 160, Garden City, NY 11530, UNITED STATES 11530-1631
14463339	+ American Dental Solutions, of Exeter, 5500 Perkiomen Avenue, Reading, PA 19606-3634
14622112	+ Freedom Mortgage Corporation, c/o Andrew Spivack, Esq., 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14463350	+ G.H. Harris Associates Inc., P. O. Box 216, Dallas, PA 18612-0216
14463353	+ Harvey Friedland, Esquire, Hill, Friedland & Scarafone, 1717 Swede Rd., Ste. 200, Blue Bell, PA 19422-3372
14463354	+ Hill's Cleaners and Dyers, Inc., 880 Easton Road, Warrington, PA 18976-2089
14463355	+ Integrated Medical Group, 48 Tunnel Rd., Ste. 203, Pottsville, PA 17901-3885
14463356	+ Keith J. Golub, Esquire, Hayt, Hayt & Landau LLC, P. O. Box 500, Eatontown, NJ 07724-0500
14463359	+ Montgomery Ward, 1112 Seventh Ave., Madison, WI 53366
14463361	+ Penn State Health, 500 University Dr., Hershey, PA 17033-2391
14463363	+ Rebecca A. Solarz, Esquire, KML Law Group, PC, 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541
14463366	+ St. Joseph Medical Group, 5600 Brainerd Rd., Ste. 500, Chattanooga, TN 37411-5371
14463367	+ St. Joseph Medical Group, P. O. Box 4154, Lancaster, PA 17604-4154
14463365	+ St. Joseph Medical Group, P. O. Box 4985, Lancaster, PA 17604-4985
14463368	+ Stephanie Torres, 63 W. Madison St., Mohnton, PA 19540-1209

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Dec 05 2024 23:58:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 05 2024 23:58:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	^ MEBN	Dec 05 2024 23:54:13	Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
14463340	^ MEBN	Dec 05 2024 23:53:47	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14463341	+ Email/Text: rperez@arcadiarecovery.com	Dec 05 2024 23:58:00	Arcadia Recovery Bureau LLC, 645 Penn St., Fourth Fl., Reading, PA 19601-3559
14483489	+ Email/Text: bankruptcy@sccompanies.com	Dec 05 2024 23:59:00	Birchland Market, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14463342	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 06 2024 00:00:22	Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285

District/off: 0313-4

User: admin

Page 2 of 4

Date Rcvd: Dec 05, 2024

Form ID: pdf900

Total Noticed: 54

14481235	+ Email/PDF: ebn_ais@aisinfo.com	Dec 06 2024 00:00:30	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14463343	+ Email/Text: bzern@celticbank.com	Dec 05 2024 23:59:00	Celtic Bank Corp., 268 S. State St., Ste. 300, Salt Lake City, UT 84111-5314
14480865	+ Email/Text: bankruptcy@sccompanies.com	Dec 05 2024 23:59:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14463344	Email/Text: bankruptcy@sccompanies.com	Dec 05 2024 23:59:00	Country Door, 1112 Seventh Ave., Monroe, WI 53566-1364
14463345	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 06 2024 00:00:27	Credit One Bank, 6801 S. Cimarron Rd., Las Vegas, NV 89113-2273
14463346	+ Email/Text: dsgrdg@ptdprolog.net	Dec 05 2024 23:58:00	David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Ave., Reading, PA 19606-2711
14463347	^ MEBN	Dec 05 2024 23:53:59	Diversified Adjustments, 600 Coon Rapids Blvd., Coon Rapids, MN 55433-5549
14493738	Email/Text: servicingmailhub@flagstar.com	Dec 05 2024 23:59:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
14463348	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 05 2024 23:59:57	First Premier Bank, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145
14463349	+ Email/Text: servicingmailhub@flagstar.com	Dec 05 2024 23:59:00	Flagstar Bank, 5151 Corporate Dr., Troy, MI 48098-2639
14579026	Email/Text: Bankruptcy@Freedommortgage.com	Dec 05 2024 23:58:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14477760	+ Email/Text: bankruptcy@sccompanies.com	Dec 05 2024 23:59:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14463351	Email/Text: bankruptcy@sccompanies.com	Dec 05 2024 23:59:00	Ginny's Inc. - CPU, 1112 Seventh Ave., Monroe, WI 53566-1364
14473389	Email/PDF: resurgentbknotifications@resurgent.com	Dec 05 2024 23:59:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14477761	+ Email/Text: bankruptcy@sccompanies.com	Dec 05 2024 23:59:00	Mason, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14463357	^ MEBN	Dec 05 2024 23:54:22	Midland Funding LLC, c/o Hayt Hayt & Landau LLC, 2 Industrial Way West, Eatontown, NJ 07724-2265
14489858	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 05 2024 23:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14463358	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 05 2024 23:58:00	Midland Funding LLC, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
14477763	+ Email/Text: bankruptcy@sccompanies.com	Dec 05 2024 23:59:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14493396	+ Email/Text: bnc@bass-associates.com	Dec 05 2024 23:58:00	Oliphant USA, LLC., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
14472181	^ MEBN	Dec 05 2024 23:54:03	PINGORA LOAN SERVICING, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14463362	^ MEBN	Dec 05 2024 23:54:15	Pingora Loan Servicing LLC, 5151 Corporate Dr., Troy, MI 48098-2639
14488922	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 05 2024 23:58:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14702933	^ MEBN	Dec 05 2024 23:54:14	Rushmore Loan Management Services, LLC, c/o Lauren M. Moyer, Esq, 1325 Franklin Avenue, Ste

District/off: 0313-4

User: admin

Page 3 of 4

Date Rcvd: Dec 05, 2024

Form ID: pdf900

Total Noticed: 54

14463364	Email/PDF: ais.tmobile.ebn@aisinfo.com	Dec 06 2024 00:11:57	160, Garden City, NY 11530-1631 Sprint Corp., P. O. Box 7949, Overland Park, KS 66207-0949
14463369	Email/Text: bankruptcy@sccompanies.com	Dec 05 2024 23:59:00	Swiss Colony, 1112 Seventh Ave., Monroe, WI 53566-1364
14463370	^ MEBN	Dec 05 2024 23:54:27	The Bradford Exchange, 9333 Milwaukee Ave., Niles, IL 60714-1392
14477762	+ Email/Text: bankruptcy@sccompanies.com	Dec 05 2024 23:59:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14829992	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 05 2024 23:58:00	U.S. Bank National Association, et al., c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
14702346	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 05 2024 23:58:00	US Bank National Association, not in its indiv., capacity but solely as trustee for RMTP, Trust, Series 2021 Cottage-TT-V, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, not in its individ
cr	*+	Freedom Mortgage Corp., 10500 Kincaid Drive, Fishers, IN 46037-9764
14616684	*	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14493783	*+	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
14463352	##+	Governor Mifflin School District, c/o Fulton Bank, P. O. Box 4624, Lancaster, PA 17604-4624
14463360	##+	National Recovery Agency, 4201 Crums Mill Rd., Harrisburg, PA 17112-2893

TOTAL: 1 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
DAVID S. GELLERT	on behalf of Debtor Melvin Torres dsgrdg@ptdprolog.net
DENISE ELIZABETH CARLON	

District/off: 0313-4

User: admin

Page 4 of 4

Date Rcvd: Dec 05, 2024

Form ID: pdf900

Total Noticed: 54

on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com

LAUREN MOYER

on behalf of Creditor U.S Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com

LAUREN MOYER

on behalf of Creditor Rushmore Servicing as servicer for U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com

LAUREN MOYER

on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com

ROLANDO RAMOS-CARDONA

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Melvin Torres

Debtor

Chapter 13

Bankruptcy No. 20-10747-PMM

**ORDER DISMISSING CHAPTER 13 CASE**

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.



**Date: December 5, 2024**

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PATRICIA M. MAYER  
U.S. BANKRUPTCY JUDGE